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From: Charles D. Cooke [mailto:bkcharlie078@yahoo.com]

Sent: Wednesday, June 28, 2006 9:26 AM

To: Public Hearing

Subject: Opposition to Wal-Mart Bank

I am opposed to allowing Wal-Mart to enter the banking industry. Wal-Mart has driven many small, local businesses out of business and threatens to do the same to local banks. A Wal-Mart bank could take capital out of local communities and could refuse to make loans to local businesses. A bank owned by the largest corporation in the world would create a dangerous concentration of commercial and financial power. Wal-Mart has a history of skirting, bending and even breaking the law for the sake of their bottom line.

Thank You for your time, Charles D. Cooke